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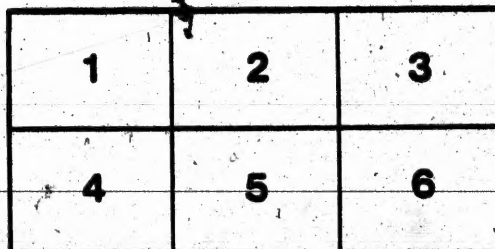
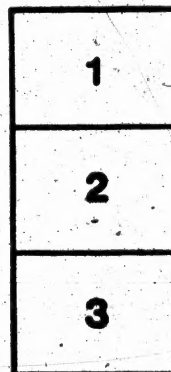
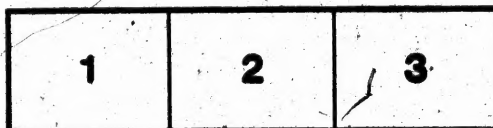
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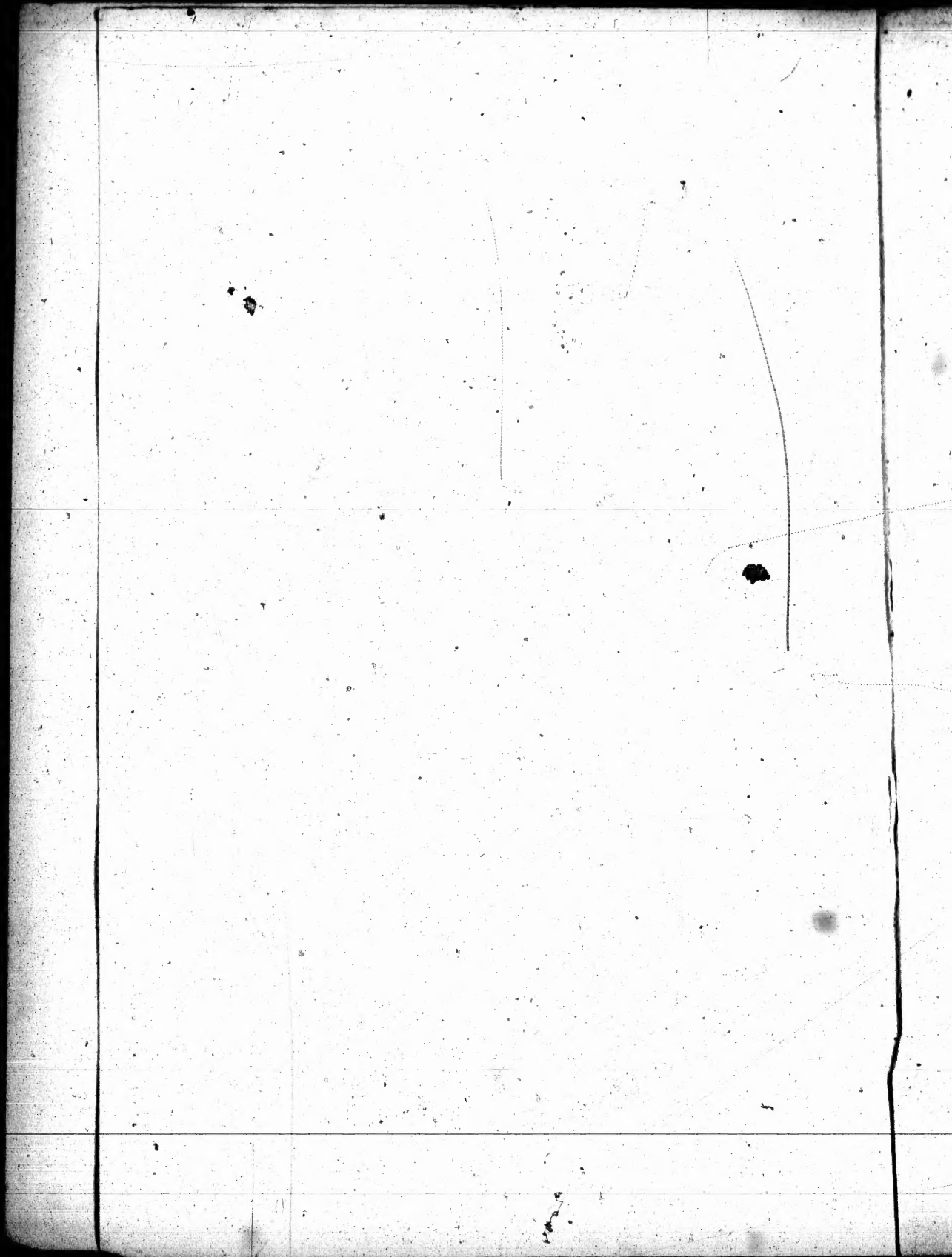
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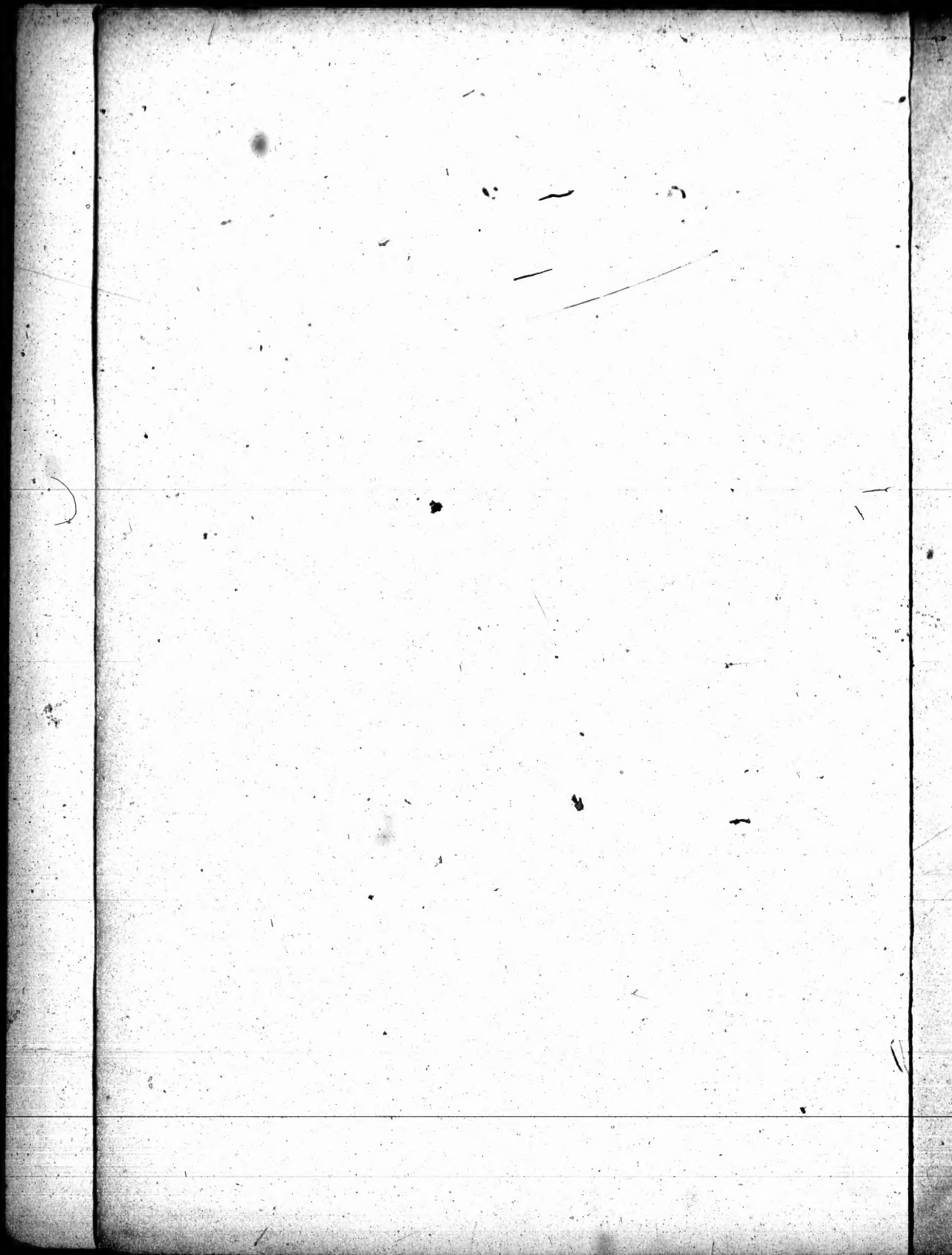
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JAN 4 1938







Instructions to Agents

AND

TARIFF OF RATES.

GORE DISTRICT

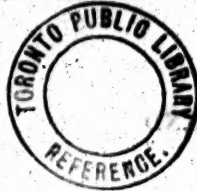
MUTUAL

FIRE INSURANCE CO.

HEAD OFFICE

GALT, ONTARIO.

Instructions to Agents



JAN 4 1938

TARIFF OF RATES

162574

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AINSLIE STREET, GALT.

~~GORE DISTRICT~~

MUTUAL

FIRE INSURANCE CO.

GALT, ONTARIO

HEAD OFFICE

PROPERTY RISKS.

When the Directors of a Company appoint an agent they do so with the expectation that he will endeavor to increase and improve its business not only industriously and carefully, but conscientiously and well. And it must be apparent to any one that unless a company possess agents who will thus act it would be far better for it to be without them.

But we assume at the outset that every agent of this company will *industriously* endeavor to extend its operations within the limits assigned to him; that he will be *careful* in the selection of risks, never forwarding incomplete applications or such as he cannot *conscientiously* recommend; and that everything that he is expected to do he will do *well*. We therefore proceed to explain such matters, and to inform the agent on such points as we consider indispensably necessary to the successful prosecution of his business.

After having made himself thoroughly acquainted with the details of the application form, and the information which it is intended to elicit, it will doubtless occur to him that the enquiries in it are not made without a purpose. Nor are they. Each enquiry must be correctly answered.

We want a good knowledge of the risk, a true and faithful description of its existing condition, occupancy, value and ownership, before we will venture hundreds, or, possibly, thousands of dollars upon it. And we cannot obtain this knowledge unless every enquiry in the application which may relate to the risk be squarely answered. If any enquiry were left unanswered, and a policy issued, it might be supposed that the company waived its importance.

While not intending to underrate the value which attaches to other enquiries there are those to which the attention of the agent must be specially directed; and they relate to *value, ownership, encumbrances and further insurance*. That immense sums of money have been lost not only by the insurer but by the insured because of false or imperfect information on one or more of these points is notorious. Many an application would have been declined and much money saved had an existing encumbrance, or further insurance, or the true value of the property proposed to be insured, been expressed in it. And it must be conceded that in numbers of instances the culpability which attaches to the incompleteness of this information is chargeable to the agent. The legal records of disputed fire insurance claims are full of instances of either ignorant or wilful carelessness on his part.

Companies are very frequently compelled to pay claims under policies which have been issued in all good faith that the applications upon which they were based were true, when in point of fact the whole truth has either not been declared or purposely withheld.

It is a condition, precedent, however, that the representations which are made in an application shall be the basis of the agreement between the insuring company and the insured. If, therefore, an applicant make an erroneous statement in his application for insurance he does so at the risk of his policy not being paid should his property be burned. His policy will become a dead letter if the



Persons and Furriers " (Contents).	(Buildings).....	5 00	6 00	7 00	8 00
Houses.....	6 00	7 00	8 00	10 00	
Houses.....	3 00	8 50	4 00	4 00	
Houses (See remarks on Hotels).	6 00	7 00	9 00	12 00	
Houses.....	4 00	5 00	7 00	8 00	
Houses, Dwellings. If endangered by business.					

[illegible]

truth be discovered, the agent should endeavor to impress this fact upon the mind of the applicant, so that afterwards he cannot say that he insured ignorantly.

But it not infrequently happens that the agent himself does not understand the nature of the risk which it is proposed to insure. Especially may this be the case when insurance is applied for on a hazardous or extra hazardous risk. He is therefore furnished with special forms of applications, or "surveys," as they are also termed. It will be his duty to see that these, to the best of his knowledge, are correctly filled up and to forward them as expeditiously as possible to the company. If he is not competent to give an opinion on any risk, the company will decide whether the application to insure be admissible or not; but he must under no circumstances place the company under it. The attentive perusal by the agent of each special form of application is necessary, because it not only shows him the nature of the information required, but its importance also; of the picker, for instance, in a woolen mill, or the smut machine in a flour mill, or, in fact, of any machinery which by the rapidity of its motion may generate heat sufficient to ignite inflammable material near it; he cannot fail to discover the necessity of giving as much information as possible.

In connection with the application there remain two other matters which are certainly not of secondary consideration. And they are—the diagram, and those questions which, on the back of the application, are especially addressed to the agent.

As regards the diagram, the applicant should be made responsible for it. If the agent make it he should show and explain it to the applicant, who, when satisfied of its correctness, should signify his approval of it by subscribing his name to it. There are cases when a copy of the diagram should be left with the applicant (or even copied on the policy.)

Of the questions especially addressed to the agent there are two which are paramount. They concern the character of the applicant and the agent's opinion of the risk. The "moral hazard" in fact. Should adverse circumstances overtake the applicant, is it likely that he would burn his property or become so careless about it as almost to render certain its destruction by fire? Is he honest, and has the agent so far satisfied himself about his reputation as to be enabled to say conscientiously that he can recommend the risk? The agent must answer these questions.

In the foregoing remarks about the application will, it is hoped, convince the agent of its importance and of his responsibility in regard to it.

In regard to the policy of insurance the agent need hardly be reminded that it is his duty to make himself familiar with its conditions and provisions. During the last session of the Ontario Legislature an act to secure uniform conditions in policies of fire insurance was passed, and the policy of this company is based upon that act. Any variation from the act is pointed in red ink, and it will not escape the agent's notice that the statutory conditions have not materially been varied, excepting where they differ from the act of 1875, c. 74, Chap. 74, which governs all mutual fire insurance companies.

General Instructions.

ALPHABETICALLY ARRANGED.

This involves an expense which will not be allowed unless authorized by the Directors.

These must be made monthly according to the printed form in use by the company and mailed so that they shall reach the office on the 1st of each month. The agent must remit by bank draft payable in Gold, post-office order, or registered letter.

The application for insurance should constitute the most important consideration of the agent, for it forms the basis of the contract between the insurer and the insured. The applicant himself, or his attorney, must in all cases sign the application and be made to understand that he is responsible for all that it contains. Each enquiry must be carefully answered, and the agent must satisfy himself after an attentive perusal of the application that it is complete in every respect before sending it to the company. An application carelessly written, or imperfect in its details, is a disgrace to the agent who forwards it. There are three duties which an agent must perform in connection with the application. He must see that it is carefully filled up, he must satisfy himself that the diagram on the back of it shows every exposure within the distance named, and he must answer the questions upon it which are directly submitted to himself. These duties satisfactorily performed, a decision about it can at once be arrived at. The application for insurance by a wife must be signed by her husband also. An application to renew a risk should contain the number of the expiring policy.

An incomplete application cannot under any circumstances be entertained; nor should there be any erasures or obliterations in it. All applications must be sent to the office as soon as completed. The agent must promptly answer any enquiry made about an application, and at once state whether the applicant will accept the company's terms or not.

An assignment of a policy is not valid unless it receive the consent of the company by special endorsement subscribed by the secretary. Without authority from the Board, under seal of the company, no agent can write on any policy.

An agent cannot accept payment of an assignment of a policy unless it is out of his possession. See "premiums and assignments."

This is applicable to lumber in yards, cord wood or coal, and may be thus rendered: "In case of loss or damage by fire, this policy shall be liable only in the proportion that the amount insured bears to the value of the entire property at risk."

Applications, premium notes, or undertakings of school trustees or other corporate bodies, must have the seals of their respective corporations attached to them.

There are four—*First Class*, including buildings of stone or brick, covered with shingles laid in mortar, or with metal, slate, tile, or patent gravel roofing.

Second Class, including buildings of stone or brick, covered with shingles; or frame or rough-cast buildings, isolated, covered with shingles laid in mortar.

Third Class, including rough-cast buildings covered with shingles.

Fourth Class, including wooden buildings covered with shingles.

Each building must be insured separately.

If a building be variously occupied the most hazardous occupancy will govern the rate.

Cannot be insured under one amount.

Wearing apparel should be separated from household furniture; shop furniture from stock in trade; shop furniture from building. Neither can buildings and contents be insured in one sum.

If the title be disputed or in process of law; if buildings be unoccupied to the owner; unoccupied; out of repair, or about to be removed, they are not insurable.

~~For special classes.~~ The cash system should be offered to country storekeepers and that class of insurers generally whose property may be encumbered, or who may be subject to the fluctuations of trade. For farm property and isolated town and village risks special tariffs are given on ~~page 27~~.

Neither mercantile nor manufacturing risks, nor risks exposed thereto, nor more than four frame dwellings together, can be insured on the three years cash system.

No cash premium will be taken for a less sum than \$2.50.

The failure to give the particulars of a chattel mortgage in an application will be fatal to the insurance.

To satisfy himself that the valuation which an applicant gives of the property which he proposes to insure is correct, would be impossible in every instance; therefore, in cases of doubt, the agent must make careful enquiry about the "moral hazard," and report the result; remembering that over-valued property is, as a rule, of a very inflammable nature.

See Buildings.

The contents of a building and the building itself cannot be insured under one sum. Neither can household furniture and wearing apparel. Household furniture, wearing apparel, stock in trade, shop furniture, must be insured for separate amounts.

All communications to the office must be addressed to the Secretary officially.

Too much caution cannot be exercised in taking a risk from a country storekeeper. However shrewd and intelligent an agent may be, it is almost impossible for him to form any estimate approaching accuracy of the value of his stock. To ask him to show his books, invoices, accounts, and an exhibit of his affairs as at last stock-taking, would very likely affront him; and were he to comply with the request too much time would be taken up. The agent, therefore, to a great extent, must be guided by appearances. If slovenliness, dirtiness or carelessness be manifest, if the stock be old or shop-worn, there is an element in the risk which the ordinary premium does not cover. If, on the contrary, the stock presents a thrifty appearance—if neatness, cleanliness and carefulness are apparent—an application to insure it is admissible. As a rule the stocks of country stores should not be insured for more than one-half their "estimated values." If the owner of the stock does not dwell above or adjoining his store the risk should not be entertained. In no case should an agent express an opinion to an applicant about the value of his stock. The applicant must state what he conceives to be its value, unaided by any suggestions of the agent.

The appearance of the risk to a great extent will determine the agent as to its acceptability. He cannot, however, without a careful inspection of the premises, come to any conclusion about it. Stoves, store pipes, chimneys and the disposition of ashes—the general management of the house and bar room, should undergo his careful scrutiny, as well as the stables and barns. If he can then report favorably concerning the risk, he may conclude that an application to insure will be favorably entertained.

The insurance of liquors and cigars of bar room furniture and the furniture of the hotel—must be in separate sums, and should not exceed one-half the amount of their respective "estimated values." As a rule, neither country hotels nor their contents should be insured for more than one-half their values. A tavern on the side of a road from which the traffic has been diverted, as for instance by a railway, is uninsurable. A tavern from which a license to sell liquors has been recently withdrawn is a very objectionable risk.

The agent will receive early notice of a declined application, whereupon it will be his duty immediately to advise the applicant, by whom the premium which he may have paid, less so much of it as the company may have earned, and the premium note or undertaking, if any given by him, must be at once returned. See "provisional receipt."

The company do not recognize the system of taking due bills, and if the agent takes them he will do so on his own responsibility, and the company will under no circumstances give the agent credit for due bills in account.

On the back of the application a place is assigned for the diagram, on which should be shown not only a plan of the premises which contain the proposed risk, but, when practicable, all buildings within one hundred and fifty feet of it, their distances one from the other, the materials of which they may be built, and their respective occupancies. It is of the utmost importance that a correct diagram be given.

No agent can write on a policy unless especially empowered by the company to do so. Transfer of interest, removal, increased exposure, or any other change must receive the sanction of the company by the signature of the secretary, or the policy thereby affected will become absolutely null and void.

The existence and amount of any encumbrance or encumbrances, whether on real estate or personal property, should be specified in the application; as well as the name or names and post-office address of the person or persons to whom any encumbrances may have been given. Encumbered property cannot be insured directly in favor of the mortgagee. The owner of it must insure, and, when the policy shall have been granted, assign it to the mortgagee. It is of the utmost importance that encumbrances should be described in the application.

The estimated value is that value which the applicant gives under the heading "Valuation," or "Present cash value exclusive of land." It is that value which he, not the agent, must place on the property which he proposes to insure, and upon which the amount to be secured is predicated.

The company will only be responsible for the following expenses: Postage, carriage of parcels, telegrams and the cost of the transmission of money. The cost of an advertisement, or any other unauthorized expense, will not be allowed unless previously sanctioned by the Board.

Under this head comes a description of the different buildings and other materials which may affect a risk.—The relative distances therefrom—the materials of which neighboring buildings are constructed and their occupancies. (See Diagram.)

The company allows no fees. The agent is however permitted to receive a claim \$1.50 for survey from the applicant; for the return of which however, should the application be declined, the company is not responsible.

No less first payment than ²⁰per cent on any premium note or first payment on undertaking will be accepted. Applications on the premium note system to insure moveables or encumbered real estate will not be entertained unless twenty per cent on the premium note or undertaking be paid yearly in advance. No less than \$2.50 will be accepted as a first payment on any premium note.

The agent is particularly requested to note and report upon any change in the means in use for the extinction of fire in any city, town or village in which he may transact business for the company.

The enquiry about further insurance, or insurance in other companies, must be distinctly answered; and when the insurance applied for covers more than one subject, the particulars of the further insurance must be correctly given. The agent should tell the applicant that an inaccurate reply to this enquiry will render his insurance null and void. Without the written consent of the company further insurance will invalidate a policy. The agent cannot give such consent.

If insurance on them be required they must be insured for a distinct sum.

Must also be insured for a separate amount.

In blocks there are very undesirable risks. The end buildings are, however, preferable to those in the centre. If there are more than five in any block the risk becomes "hazardous."

This includes carpets, linen, beds, bedding, china, crockery and glassware only.

Frame saw mills, country taverns and their contents, country stores and their contents, should not, as a rule, be insured for more than one-half of their respective "estimated value." See "Estimated value."

See Occupancy.

Insurance for less periods than three years must be on the cash system.

See Risk Increased.

Property in litigation is not insurable.

Letters. All letters must be prepaid, the postage will be allowed by the company. All communications on business of the company should be addressed to the Secretary officially.

Limit of Insurance. In blocks of frame buildings possible to be destroyed by one fire the limit should not exceed \$3,000. In blocks of not more than four second class buildings with flush roofs and imperfect division walls, the limit should not exceed \$2,500. In similar blocks of the same class, with perfect division walls rising above the roof, the limit might be increased to \$3,000. But in blocks of first class buildings, with perfect division fire guard walls passing above the roof, larger sums may be written, the limit on a single risk being \$8,000.

The length of a block of first or second class buildings will mainly determine the amount that may be insured in it. When sums in excess of those above named are required the secretary should at once be communicated with so as to enable him to make early arrangements for the reinsurance of so much as this company may not think it prudent to carry. It should be the duty of the agent so to distribute his risks that no fire can subject the company to excessive loss. No property can be insured for more than two-thirds of its cash value.

Loss, in case of. In case of loss, the fact must at once be communicated to the secretary of the company by telegram if the loss is considerable, or if there are circumstances connected with it requiring immediate attention; and the Inspector will visit the place as soon as possible thereafter. See "Proof of Loss."

Moral Hazard. This includes the character of the applicant, his habits and standing, and will readily suggest such enquiries as the following:—

- Is he reputed to be a man of good character?
- Is he of temperate habits?
- Is he in good circumstances?
- Is his business profitable?
- Is he under any pecuniary embarrassment?
- Is his stock good, or is it shop-worn and unsaleable?
- Is the insurance for which he asks justified by the apparent value of his property?

- Does he keep a systematic set of books?
- Does he regularly take stock, and, if so, how often?
- Does the appearance of his store or dwelling, or factory, indicate carefulness and general good management?

The foregoing questions will apply to every class of risk.

Mortgages. See Eneumbrances.

See Chattel Mortgage.

Marshalling. Whenever practicable separate amounts should be placed on Dry Goods, Groceries, Boots, Shoes, Hardware and Crockery.

Separate amounts must be placed on buildings, fixed machinery, moveable machinery, tools, stock manufactured and unmanufactured. The special forms in use by this company show all that is required in order to give complete information concerning the risk; a few general instructions may not, however, be out of place. If accumulated saw dust, shavings, or other inflammable litter be near the furnace—if wood-work be in contact with the boiler—if its doors do not shut closely—or if they be allowed to stand open longer than necessary for the supply of fuel—the risk is not insurable. Shavings wherever made should be removed daily. In woolen mills, if the picker, or any other fast moving machinery, be not properly protected; if the cleanings or waste are packed away in boxes, or if they are allowed to accumulate for any length of time; or if the mill have an untidy appearance, denoting carelessness, decline the risk. Waste should be removed daily to a safe place. And in reference to saw-mills, if there is not a sufficient supply of timber within reach; if the lumber when manufactured is not within easy distance of a market; if the saw-mill be "silent," as it is termed; or if the owner of it be a man whose character and standing are not first class, decline the risk. The position of a "saw-mill" in a flouring mill demands especial attention. In every manufacturing risk the character of the applicant for its insurance is of the first consideration. See "Moral Hazard."

Must be insured for a separate amount.

Must be insured for a separate amount.

This is a grave offence on the part of the agent, for not only is unnecessary trouble thereby created in the office, but the applicant is subjected to delay and not unfrequently transfers his business to another company.

This has relation to the occupation or occupations which may be carried on in any building in which a risk is contained, the number of its tenants, and the means at hand to prevent fire. If a building contain more than one occupation, that which is the most hazardous must govern the rate.

An excessive over-valuation is an indication of fraud; and a fraudulent valuation proved to be such is not only fatal to a claim but punishable as a felony.

Patterns are not insurable except by special agreement.

The agent can refer the insured to the conditions, endorsed on his policy in relation to losses, but must not write the proofs that must be done by the claimant or his attorney.

These should be insured under separate sums.

**Policies and under-
takings.**

Must be insured separately.

Postage.

All letters must be prepaid and the postage charged to the company in account. The agent should never send any correspondence in an open envelope containing application or other documents of a like character. To do so is not only wrong, but almost certain to be attended with increased postage.

**Provisional Re-
ceipts.**

When an application shall have been completed, the undertaking given and first payment made; or, if on the cash system, when the requisite cash premium shall have been paid, the agent will grant to the applicant a provisional receipt on one of the printed forms, with which he will be supplied. And when an application shall have been declined, the agent must demand the provisional receipt from the applicant in exchange for his premium note, and so much of the cash paid by him as may not have been earned.

**Personal inspec-
tion by agent.**

It is of the utmost importance that the agent should make a personal inspection of every risk he sends to the Company, and he should endeavor so to exercise a personal supervision over his business as to be able to inform the Company of any changes that may take place which shall affect risks of the Company.

**Premiums and Plo-
nary.**

These, unless of considerable cash value, should only be insured for small sums.

Premium Note.

No premium note or undertaking will be accepted for a less sum than \$10, it being understood that no less first payment thereon than \$2.50 will be received. The date of the premium note should correspond with that of the application. The premium note or undertaking of a wife must be signed by her husband also. Each premium note or undertaking will be assessed at the end of a year from its date, and yearly thereafter until its policy shall have expired.

Policy.

No policy for which a premium note or an undertaking may have been given will be issued for a less term than three years, and it is expected that the agent will endeavor to select such risks only as will continue, without assessment loss at any rate for that term. A letter about a policy should always state its number.

Renewal.

On the cash premium system policies can be continued by renewal receipts with the same facility as if in a stock company. For the renewal of a one year cash premium policy, a new application is unnecessary, unless the policy has been renewed twice. Risks expiring should be treated altogether as new ones, and be as carefully considered as if they had never been insured before. The agent will receive ample notice of all expiring policies.

Risks unexceptionable of their kind as regards internal and external exposure and moral hazard will always receive special consideration; and, as it is desirable to obtain such, in considering them a rigid adherence to the tariff will not be maintained.

Short risks are, as a rule, worth trying for, the rates for them being lower and the hazards sooner ended.

If the agent become aware of any change whereby the hazard in any risk is increased, he must at once inform the secretary of it, stating particulars.

Please state reason for returning.

See "Country Stores," "Cash valuation," "Merchandise," "Moral Hazard," and "Over Valuation." The stocks in trade of country storekeepers, in times of commercial depression, must be looked upon as hazardous risks.

The agent must adhere to his tariff as much as possible, and if he take an application at a lower rate than it indicates, must explain his reason for so doing.

No property can be insured for more than two-thirds its cash value; and consent to insure in another company will be invariably refused, unless the total amount be within that limit.

The nature of the applicant's title to the property proposed to be insured should be thus expressed in his application: "in fee," "not then encumbered," or "encumbered," as the case may be. Amount of encumbrance, whether on lands or chattels, should always be given, together with name and post office address of mortgagee. If the policy be intended as collateral security for payment of a mortgage, the words "loss if any payable to _____ of _____ mortgagee" written in the application would save the trouble of a subsequent transfer.

See Assignment "and Title."

These constitute a subject which must be insured for a separate amount.

Especially referred to here as being a class of risk, which should only in exceptional cases be insured for more than half values, and then at full rates. Vats must be insured separately.

See "Premium notes," "assessments," "first payments."

As a rule these are not desirable risks; unless well taken care of they should be declined, and if insured should be written upon but sparingly.

The moral hazard is heavier in this class of risk than any other. They should be shunned.

PREMIUM NOTE BOOK. THREE YEARS.

ORDINARY RISKS. EXPLANATION.

No. 1.—RATES FOR ALL PLACES NOT MENTIONED IN Nos. 2 AND 3.

No. 2.—RATES FOR LONDON, BRISTOL, GLoucester, GUILDFORD, ST. CARMAN, WINCHESTER, BATH, BRISTOL, BIRMINGHAM, KENNES, PLYMOUTH, WIMBORNE, and all places where steam fire engines are used, or where the Waterbury system is applied, within the range of its hydraulic.

No. 3.—RATES FOR HAMILTON AND TORONTO.

OCCUPATION.

	NUMBER 1.				NUMBER 2.				NUMBER 3.			
	Buildings and Contents.				Buildings and Contents.				Buildings and Contents.			
	Class of Risk.				Class of Risk.				Class of Risk.			
	1st.	2nd.	3rd.	4th.	1st.	2nd.	3rd.	4th.	1st.	2nd.	3rd.	4th.
Academies, with Dormitories.....	6.00	4.00	3.00	2.00	6.00	4.00	3.00	2.00	6.00	4.00	3.00	2.00
" " Without ".....	5.00	3.00	2.00	1.00	5.00	3.00	2.00	1.00	5.00	3.00	2.00	1.00
Auctioneers' Rooms.....	5.00	3.00	2.00	1.00	5.00	3.00	2.00	1.00	5.00	3.00	2.00	1.00
Apothecaries (Buildings).....	6.00	4.00	3.00	2.00	6.00	4.00	3.00	2.00	6.00	4.00	3.00	2.00
" (Contents).....	6.00	4.00	3.00	2.00	6.00	4.00	3.00	2.00	6.00	4.00	3.00	2.00
Agricultural Implements (Sales Rooms).....	4.00	3.00	2.00	1.00	4.00	3.00	2.00	1.00	4.00	3.00	2.00	1.00
" " (Contents).....	4.00	3.00	2.00	1.00	4.00	3.00	2.00	1.00	4.00	3.00	2.00	1.00
Alcohol and Liquors in Bottles.....	4.00	3.00	2.00	1.00	4.00	3.00	2.00	1.00	4.00	3.00	2.00	1.00
Bakers' and Pastry.....	5.00	3.00	2.00	1.00	5.00	3.00	2.00	1.00	5.00	3.00	2.00	1.00
" " Steam.....	6.00	4.00	3.00	2.00	6.00	4.00	3.00	2.00	6.00	4.00	3.00	2.00

ORDINARY KINGS (Continued)

OCCUPATION	NUMBER 1.				NUMBER 2.				NUMBER 3.			
	1st.	2nd.	3rd.	4th.	1st.	2nd.	3rd.	4th.	1st.	2nd.	3rd.	4th.
Clothing Shop (Wholesale)	7.00	6.00	7.00	8.00	4.00	5.00	6.00	7.00	3.00	4.00	5.00	6.00
Coal Oil Stock, when retailed	8.00	7.00	8.00	9.00	4.00	5.00	6.00	7.00	3.00	4.00	5.00	6.00
Concert Rooms	6.00	7.00	8.00	9.00	4.00	5.00	6.00	7.00	3.00	4.00	5.00	6.00
Cooking Shop	7.00	8.00	9.00	10.00	4.00	5.00	6.00	7.00	3.00	4.00	5.00	6.00
Cooking Shop (Manufacturing)	7.00	8.00	9.00	10.00	4.00	5.00	6.00	7.00	3.00	4.00	5.00	6.00
Coppermiths and Brassfounders	8.00	7.00	8.00	9.00	4.00	5.00	6.00	7.00	3.00	4.00	5.00	6.00
Cotton in Bale	8.00	7.00	8.00	9.00	4.00	5.00	6.00	7.00	3.00	4.00	5.00	6.00
Cotton in Piece	8.00	7.00	8.00	9.00	4.00	5.00	6.00	7.00	3.00	4.00	5.00	6.00
Crocery and Glassware, Wholesale and Retail (Buildings)	8.00	7.00	8.00	9.00	4.00	5.00	6.00	7.00	3.00	4.00	5.00	6.00
Crocery and Glassware (Contents)	8.00	7.00	8.00	9.00	4.00	5.00	6.00	7.00	3.00	4.00	5.00	6.00
Caloric Engines (Extra)	15.00	16.00	17.00	18.00	15.00	16.00	17.00	18.00	15.00	16.00	17.00	18.00
Churches	3.00	4.00	5.00	6.00	3.00	4.00	5.00	6.00	3.00	4.00	5.00	6.00
Clothing Retail Shop	7.00	8.00	9.00	10.00	4.00	5.00	6.00	7.00	3.00	4.00	5.00	6.00
Cooler Shop, by Hand	9.00	10.00	11.00	12.00	9.00	10.00	11.00	12.00	9.00	10.00	11.00	12.00
Cooler Shop, by Steam	9.00	10.00	11.00	12.00	9.00	10.00	11.00	12.00	9.00	10.00	11.00	12.00
Carpenter Sash Rooms	5.00	6.00	7.00	8.00	5.00	6.00	7.00	8.00	5.00	6.00	7.00	8.00
Cabinet Makers, by Hand	8.00	9.00	10.00	11.00	8.00	9.00	10.00	11.00	8.00	9.00	10.00	11.00
Cabinet Makers, by Machine	8.00	9.00	10.00	11.00	8.00	9.00	10.00	11.00	8.00	9.00	10.00	11.00
Cash Cabinet	5.00	6.00	7.00	8.00	5.00	6.00	7.00	8.00	5.00	6.00	7.00	8.00
Curtains	8.00	7.00	8.00	9.00	8.00	7.00	8.00	9.00	8.00	7.00	8.00	9.00
Cigar Makers, by Singing	8.00	7.00	8.00	9.00	8.00	7.00	8.00	9.00	8.00	7.00	8.00	9.00
Country Store. See remarks on Country Stores.	8.00	7.00	8.00	9.00	8.00	7.00	8.00	9.00	8.00	7.00	8.00	9.00

Court Houses, with Offices.....	4 00	5 00	6 00	7 00	4 00	5 00	6 00	7 00	8 00	9 00	10 00	11 00	12 00
Court Houses, without Offices.....	3 00	4 00	5 00	6 00	3 00	4 00	5 00	6 00	7 00	8 00	9 00	10 00	11 00
Dealers in Champagne, Spirit Gases & Turpentine Druggists.....	9 00	10 00	11 00	12 00	9 00	10 00	11 00	12 00	13 00	14 00	15 00	16 00	17 00
Dry Goods, Millinery, Fancy Goods, Wholesale.....	4 00	5 00	6 00	7 00	4 00	5 00	6 00	7 00	8 00	9 00	10 00	11 00	12 00
Dry Goods, Wholesale (Staple).....	4 00	5 00	6 00	7 00	4 00	5 00	6 00	7 00	8 00	9 00	10 00	11 00	12 00
Dry Goods, Retail.....	5 00	6 00	7 00	8 00	5 00	6 00	7 00	8 00	9 00	10 00	11 00	12 00	13 00
Druggists, Wholesale and Retail (Buildings).....	6 00	7 00	8 00	10 00	6 00	7 00	8 00	10 00	11 00	12 00	13 00	14 00	15 00
" " (Contents).....	7 00	8 00	9 00	10 00	7 00	8 00	9 00	10 00	11 00	12 00	13 00	14 00	15 00
Dyers.....	8 00	9 00	10 00	11 00	8 00	9 00	10 00	11 00	12 00	13 00	14 00	15 00	16 00
Eating Houses, Saloons.....	9 00	10 00	11 00	12 00	9 00	10 00	11 00	12 00	13 00	14 00	15 00	16 00	17 00
Engravers.....	10 00	11 00	12 00	13 00	10 00	11 00	12 00	13 00	14 00	15 00	16 00	17 00	18 00
Espresso Grass in Stocks or Buildings.....	11 00	12 00	13 00	14 00	11 00	12 00	13 00	14 00	15 00	16 00	17 00	18 00	19 00
Fancy Goods and Small Wares, Wholesale (Buildings).....	12 00	13 00	14 00	15 00	12 00	13 00	14 00	15 00	16 00	17 00	18 00	19 00	20 00
Fancy Goods and Small Wares, Wholesale (Con- tents).....	13 00	14 00	15 00	16 00	13 00	14 00	15 00	16 00	17 00	18 00	19 00	20 00	21 00
Flour and Feed Stores.....	14 00	15 00	16 00	17 00	14 00	15 00	16 00	17 00	18 00	19 00	20 00	21 00	22 00
Furniture Sale Shops, no Repairing or Wood Work done.....	15 00	16 00	17 00	18 00	15 00	16 00	17 00	18 00	19 00	20 00	21 00	22 00	23 00
Furniture Sale Rooms, including Repairing and Upholstery only.....	16 00	17 00	18 00	19 00	16 00	17 00	18 00	19 00	20 00	21 00	22 00	23 00	24 00
Furriers and Hatters (Buildings).....	17 00	18 00	19 00	20 00	17 00	18 00	19 00	20 00	21 00	22 00	23 00	24 00	25 00
" " (Contents).....	18 00	19 00	20 00	21 00	18 00	19 00	20 00	21 00	22 00	23 00	24 00	25 00	26 00
Fire Engines and Hose, Hand.....	19 00	20 00	21 00	22 00	19 00	20 00	21 00	22 00	23 00	24 00	25 00	26 00	27 00
" " Steam.....	20 00	21 00	22 00	23 00	20 00	21 00	22 00	23 00	24 00	25 00	26 00	27 00	28 00
Gas and Steam Fitters.....	21 00	22 00	23 00	24 00	21 00	22 00	23 00	24 00	25 00	26 00	27 00	28 00	29 00
Grain Stores.....	22 00	23 00	24 00	25 00	22 00	23 00	24 00	25 00	26 00	27 00	28 00	29 00	30 00
Greenhouses.....	23 00	24 00	25 00	26 00	23 00	24 00	25 00	26 00	27 00	28 00	29 00	30 00	31 00
Grocers, Wholesale.....	24 00	25 00	26 00	27 00	24 00	25 00	26 00	27 00	28 00	29 00	30 00	31 00	32 00
" Retail.....	25 00	26 00	27 00	28 00	25 00	26 00	27 00	28 00	29 00	30 00	31 00	32 00	33 00
Gumblers.....	26 00	27 00	28 00	29 00	26 00	27 00	28 00	29 00	30 00	31 00	32 00	33 00	34 00
Glass Builders, using Dry Heat (Buildings).....	27 00	28 00	29 00	30 00	27 00	28 00	29 00	30 00	31 00	32 00	33 00	34 00	35 00

ORDINARY RISKS—(Continued)

OCCUPATION.	NUMBER 1.					NUMBER 2.					NUMBER 3.				
	Buildings and Contents.					Buildings and Contents.					Buildings and Contents.				
	Class of Risk.					Class of Risk.					Class of Risk.				
	1st.	2nd.	3rd.	4th.	Rate per \$100.00.	1st.	2nd.	3rd.	4th.	Rate per \$100.00.	1st.	2nd.	3rd.	4th.	Rate per \$100.00.
Glass Stainers, using Dry Heat (Contents).....	\$ c.	\$ c.	\$ c.	\$ c.		\$ c.	\$ c.	\$ c.	\$ c.		\$ c.	\$ c.	\$ c.	\$ c.	
Glove Makers, with Steam	5 00	7 00	8 00	9 00		5 00	7 00	8 00	9 00		5 00	7 00	8 00	9 00	
" " without Steam.....	5 00	6 00	7 00	8 00		4 00	5 00	6 00	7 00		4 00	5 00	6 00	7 00	
Glue Makers.....	...	...	...	12 00		...	...	...	12 00		...	...	...	12 00	
Hardware, Wholesale, if Oils (not Coal Oil or its products) or Turpentine are stored.....	5 00	6 00	7 00	8 00		4 00	5 00	6 00	7 00		2 50	3 00	3 50	4 00	
Hardware, Retail, if Oils (not Coal Oil or its products) or Turpentine are stored	6 00	7 00	8 00	10 00		5 00	6 00	7 00	8 00		3 00	4 00	5 00	6 00	
Hardware, Wholesale (no Oils).....	4 00	5 00	6 00	7 00		3 00	4 00	5 00	6 00		2 50	3 00	3 50	4 00	
Hardware, Retail (no Oils).....	5 00	6 00	7 00	8 00		4 00	5 00	6 00	7 00		3 00	4 00	5 00	6 00	
Hat Factories, Felt, with Steam Power.....	8 00	9 00	10 00	12 00		8 00	9 00	10 00	12 00		8 00	9 00	10 00	12 00	
" " Silk (Buildings).....	5 00	6 00	7 00	8 00		4 00	5 00	6 00	7 00		4 00	5 00	6 00	7 00	
" " " (Contents).....	...	...	...	...		5 00	6 00	7 00	8 00		5 00	6 00	7 00	8 00	
" " Straw (Buildings).....	8 00	9 00	10 00	11 00		7 00	8 00	9 00	10 00		6 00	7 00	8 00	9 00	
" " " (Contents).....	...	...	...	...		8 00	9 00	10 00	11 00		7 00	8 00	9 00	10 00	
Harness Makers and Saddlers Shops.....	5 00	6 00	7 00	8 00		4 00	5 00	6 00	7 00		3 00	4 00	5 00	6 00	
Hatters and Furriers (Buildings).....	5 00	6 00	7 00	8 00		4 00	5 00	6 00	7 00		3 00	4 00	5 00	6 00	
" " (Contents).....	...	...	...	...		5 00	6 00	7 00	8 00		4 00	5 00	6 00	7 00	
Hemp.....	6 00	7 00	8 00	10 00		5 00	6 00	7 00	8 00		4 00	5 00	6 00	7 00	
Hot Houses.....	3 00	3 50	4 00	4 00		5 00	6 00	7 00	8 00		3 00	3 50	4 00	4 00	
Hotels (See remarks on Hotels).....	6 00	7 00	9 00	12 00		5 00	6 00	7 00	8 00		4 00	5 00	6 00	7 00	
Hospitals.....	4 00	5 00	7 00	8 00		4 00	5 00	6 00	7 00		4 00	5 00	6 00	7 00	
Houses, Dwellings. If endangered by business.....	...	...	...	...		...	...	...	...		...	...	...	...	

Heap	6 00	7 00	8 00	10 00	5 00	6 00	7 00	8 00	9 00	10 00	5 00	6 00	7 00	8 00	9 00	10 00
Hot Houses	8 00	8 50	4 00	4 00	8 00	8 50	4 00	4 00	8 00	8 50	4 00	4 00	8 00	8 50	4 00	4 00
Hotels (See remarks on Hotels)	6 00	7 00	9 00	12 00	5 00	6 00	7 50	9 00	4 00	5 00	6 00	7 00	8 00	9 00	10 00	11 00
Hospitals	4 00	5 00	7 00	8 00	4 00	5 00	6 00	7 00	8 00	9 00	10 00	11 00	12 00	13 00	14 00	15 00
Houses, Dwellings. If endangered by business																

properties, charge according to hazard																
Houses of Refuge	4 00	5 00	7 00	8 00	8 00	4 00	5 00	7 00	8 00	8 00	4 00	5 00	7 00	8 00	8 00	8 00
Hoop Shirt Makers	5 00	6 00	7 00	8 00	8 00	4 00	5 00	7 00	8 00	8 00	4 00	5 00	7 00	8 00	8 00	8 00
Hot Houses, with Drying Kilns (Buildings)	8 00	4 00	5 00	6 00	6 00	4 00	5 00	7 00	8 00	8 00	4 00	5 00	7 00	8 00	8 00	8 00
" " Stocks therein per Month (Cash)	0 15	0 20	0 25	0 30	0 35	0 40	0 45	0 50	0 55	0 60	0 65	0 70	0 75	0 80	0 85	0 90
Jails	8 00	4 00	5 00	6 00	6 00	4 00	5 00	7 00	8 00	8 00	4 00	5 00	7 00	8 00	8 00	8 00
Japananners	5 00	6 00	7 00	8 00	8 00	4 00	5 00	7 00	8 00	8 00	4 00	5 00	7 00	8 00	8 00	8 00
Jewellers' Stores, Wholesale and Retail	5 00	6 00	7 00	8 00	8 00	4 00	5 00	7 00	8 00	8 00	4 00	5 00	7 00	8 00	8 00	8 00
Jewellers' Working and Silversmiths	6 00	7 00	8 00	8 00	8 00	4 00	5 00	7 00	8 00	8 00	4 00	5 00	7 00	8 00	8 00	8 00
Leather Stocks, Wholesale	4 00	5 00	6 00	7 00	7 00	4 00	5 00	7 00	8 00	8 00	4 00	5 00	7 00	8 00	8 00	8 00
" " Retail	5 00	6 00	7 00	8 00	8 00	4 00	5 00	7 00	8 00	8 00	4 00	5 00	7 00	8 00	8 00	8 00
Livery Stables (Buildings)	7 00	8 00	9 00	10 00	10 00	6 00	7 00	8 00	9 00	10 00	6 00	7 00	8 00	9 00	10 00	10 00
" " (Contents)	7 00	8 00	9 00	10 00	10 00	6 00	7 00	8 00	9 00	10 00	6 00	7 00	8 00	9 00	10 00	10 00
Lunatic and other Asylums	4 00	5 00	6 00	7 00	7 00	4 00	5 00	7 00	8 00	8 00	4 00	5 00	7 00	8 00	8 00	8 00
Leather Belt Manufactures, with Steam	5 00	6 00	7 00	8 00	8 00	4 00	5 00	7 00	8 00	8 00	4 00	5 00	7 00	8 00	8 00	8 00
" " without Steam	5 00	6 00	7 00	8 00	8 00	4 00	5 00	7 00	8 00	8 00	4 00	5 00	7 00	8 00	8 00	8 00
Laundries	5 00	6 00	7 00	8 00	8 00	4 00	5 00	7 00	8 00	8 00	4 00	5 00	7 00	8 00	8 00	8 00
Lithographers, with Steam (Buildings)	6 00	7 00	8 00	9 00	10 00	6 00	7 00	8 00	9 00	10 00	6 00	7 00	8 00	9 00	10 00	10 00
" " (Contents)	6 00	7 00	8 00	9 00	10 00	6 00	7 00	8 00	9 00	10 00	6 00	7 00	8 00	9 00	10 00	10 00
" " without Steam (Buildings)	5 00	6 00	7 00	8 00	8 00	4 00	5 00	7 00	8 00	8 00	4 00	5 00	7 00	8 00	8 00	8 00
" " (Contents)	5 00	6 00	7 00	8 00	8 00	4 00	5 00	7 00	8 00	8 00	4 00	5 00	7 00	8 00	8 00	8 00
Market Hall, with Offices	4 00	5 00	6 00	7 00	7 00	4 00	5 00	7 00	8 00	8 00	4 00	5 00	7 00	8 00	8 00	8 00
" " without Offices	3 00	4 00	5 00	6 00	6 00	3 00	4 00	5 00	6 00	6 00	3 00	4 00	5 00	6 00	6 00	6 00
Millinery and Dress Makers' Shops	5 00	6 00	7 00	8 00	8 00	4 00	5 00	7 00	8 00	8 00	4 00	5 00	7 00	8 00	8 00	8 00
Music Instruments and Music Sellers	5 00	6 00	7 00	8 00	8 00	4 00	5 00	7 00	8 00	8 00	4 00	5 00	7 00	8 00	8 00	8 00
Marble Shops and Stock	5 00	6 00	7 00	8 00	8 00	4 00	5 00	7 00	8 00	8 00	4 00	5 00	7 00	8 00	8 00	8 00
Marble Shops, Manufacturing by Power	6 00	7 00	8 00	9 00	9 00	5 00	6 00	7 00	8 00	9 00	5 00	6 00	7 00	8 00	9 00	9 00
Nunneries, combined with Boarding Schools	8 00	4 00	5 00	6 00	6 00	3 00	4 00	5 00	6 00	6 00	3 00	4 00	5 00	6 00	6 00	6 00
Oakum (Buildings)	4 00	5 00	6 00	7 00	7 00	3 00	4 00	5 00	6 00	6 00	3 00	4 00	5 00	6 00	6 00	6 00
Opticians (Buildings)	5 00	6 00	7 00	8 00	8 00	4 00	5 00	7 00	8 00	8 00	4 00	5 00	7 00	8 00	8 00	8 00
Organs & Stained Glass in Windows in Churches	3 00	4 00	5 00	6 00	6 00	2 00	3 00	4 00	5 00	5 00	2 00	3 00	4 00	5 00	5 00	5 00
Ornaments and Vestments in Churches	3 00	4 00	5 00	6 00	6 00	2 00	3 00	4 00	5 00	5 00	2 00	3 00	4 00	5 00	5 00	5 00
Organ and Melodeon Factories (Steam)	12 00	13 00	14 00	15 00	15 00	8 00	9 00	10 00	11 00	11 00	8 00	9 00	10 00	11 00	11 00	11 00

*HOT KILNS OR FURNES may be used as ordinary farm outbuildings, charging when used in that way, as when they are used for the purpose of drying, or even drying, in that, of 20 cents per 1000, per month will be charged. During that period when out buildings, either to feed from hay, straw, or other crops.

ORDINARY RISKS—(Continued).

OCCUPATION.	NUMBER 1.				NUMBER 2.				NUMBER 3.			
	BUILDINGS AND CONTENTS. Class of Risk. Rate per \$100 00.				BUILDINGS AND CONTENTS. Class of Risk. Rate per \$100 00.				BUILDINGS AND CONTENTS. Class of Risk. Rate per \$100 00.			
	1st.	2nd.	3rd.	4th.	1st.	2nd.	3rd.	4th.	1st.	2nd.	3rd.	4th.
Organ & Melodeon Factories (By Water or Hand)	\$ 8 00	\$ 9 00	\$ 11 00	\$ 13 00	\$ 8 00	\$ 9 00	\$ 11 00	\$ 13 00	\$ 8 00	\$ 9 00	\$ 11 00	\$ 13 00
Oil and Colour Stores.....	6 00	7 00	8 00	10 00	5 00	6 00	7 00	8 00	4 00	5 00	6 00	7 00
Painters and Paint Shops.....	6 00	7 00	8 00	9 00	4 00	5 00	6 00	7 00	3 00	4 00	5 00	6 00
Photographers (Buildings).....	6 00	7 00	8 00	10 00	4 00	5 00	6 00	8 00	3 00	4 00	5 00	7 00
" " " " (Buildings).....	6 00	7 00	8 00	10 00	5 00	6 00	7 00	9 00	5 00	6 00	7 00	8 00
Plumbers' Shops.....	6 00	7 00	8 00	10 00	6 00	7 00	8 00	9 00	5 00	6 00	7 00	8 00
Printing Offices, no Steam (Buildings).....	5 00	6 00	7 00	8 00	4 00	5 00	6 00	7 00	3 00	4 00	5 00	6 00
" " " " (Contents).....	5 00	6 00	7 00	8 00	5 00	6 00	7 00	8 00	4 00	5 00	6 00	7 00
" " " " with Steam (Buildings).....	6 00	7 00	8 00	10 00	5 00	6 00	7 00	8 00	4 00	5 00	6 00	7 00
" " " " (Contents).....	6 00	7 00	8 00	10 00	6 00	7 00	8 00	9 00	5 00	6 00	7 00	8 00
Plated Ware Manufacturing.....	6 00	7 00	8 00	10 00	6 00	7 00	8 00	9 00	5 00	6 00	7 00	8 00
Potteries.....	6 00	7 00	8 00	10 00	6 00	7 00	8 00	9 00	5 00	6 00	7 00	8 00
Rag Stores.....	6 00	7 00	8 00	10 00	6 00	7 00	8 00	9 00	5 00	6 00	7 00	8 00
Regalia—Masonic, Odd Fellows and others (2nd and 3rd Storeys).....	5 00	6 00	7 00	8 00	4 00	5 00	6 00	7 00	3 00	4 00	5 00	6 00
Roofing Felt Stocks.....	5 00	6 00	7 00	8 00	4 00	5 00	6 00	7 00	3 00	4 00	5 00	6 00
Sail Lofts.....	5 00	6 00	7 00	8 00	4 00	5 00	6 00	7 00	3 00	4 00	5 00	6 00
Saloons and Restaurants.....	6 00	7 00	8 00	10 00	5 00	6 00	7 00	8 00	4 00	5 00	6 00	7 00
Ship Chandlers.....	6 00	7 00	8 00	10 00	5 00	6 00	7 00	8 00	4 00	5 00	6 00	7 00
Shoemakers, by Hand.....	5 00	6 00	7 00	8 00	3 00	4 00	5 00	6 00	3 00	4 00	5 00	6 00
Sewing Machine Sale Shops (Buildings).....	5 00	6 00	7 00	8 00	3 00	4 00	5 00	6 00	3 00	4 00	5 00	6 00
" " " " (Contents).....	5 00	6 00	7 00	8 00	4 00	5 00	6 00	7 00	3 00	4 00	5 00	6 00
Silverware and Working Jewellers.....	6 00	7 00	8 00	10 00	5 00	6 00	7 00	8 00	4 00	5 00	6 00	7 00

Buildings containing flammable materials, not insurable.

ORDINARY RISKS—(Continued)

OCCUPATION.	NUMBER 1.					NUMBER 2.					NUMBER 3.				
	Businesses and Contents.					Businesses and Contents.					Businesses and Contents.				
	Class of Risk.					Class of Risk.					Class of Risk.				
	1st.	2nd.	3rd.	4th.	Rate per \$100.00.	1st.	2nd.	3rd.	4th.	Rate per \$100.00.	1st.	2nd.	3rd.	4th.	Rate per \$100.00.
Glass Stainers, using Dry Heat (Contents).....	5 00	7 00	8 00	9 00	12 00	5 00	7 00	8 00	9 00	12 00	5 00	7 00	8 00	9 00	12 00
Glove Makers, with Steam.....	5 00	7 00	8 00	9 00	12 00	5 00	7 00	8 00	9 00	12 00	5 00	7 00	8 00	9 00	12 00
" " without Steam.....	5 00	7 00	8 00	9 00	12 00	5 00	7 00	8 00	9 00	12 00	5 00	7 00	8 00	9 00	12 00
Glue Makers.....	5 00	7 00	8 00	9 00	12 00	5 00	7 00	8 00	9 00	12 00	5 00	7 00	8 00	9 00	12 00
Hardware, Wholesale, if Oils (not Coal Oil or its products) or Turpentine are stored.....	5 00	7 00	8 00	9 00	12 00	5 00	7 00	8 00	9 00	12 00	5 00	7 00	8 00	9 00	12 00
Hardware, Retail, if Oils (not Coal Oil or its products) or Turpentine are stored.....	5 00	7 00	8 00	9 00	12 00	5 00	7 00	8 00	9 00	12 00	5 00	7 00	8 00	9 00	12 00
Hardware, Wholesale (no Oils).....	5 00	7 00	8 00	9 00	12 00	5 00	7 00	8 00	9 00	12 00	5 00	7 00	8 00	9 00	12 00
Hardware, Retail (no Oils).....	5 00	7 00	8 00	9 00	12 00	5 00	7 00	8 00	9 00	12 00	5 00	7 00	8 00	9 00	12 00
Hat Factories, Felt, with Steam Power.....	5 00	7 00	8 00	9 00	12 00	5 00	7 00	8 00	9 00	12 00	5 00	7 00	8 00	9 00	12 00
" " Silk (Buildings).....	5 00	7 00	8 00	9 00	12 00	5 00	7 00	8 00	9 00	12 00	5 00	7 00	8 00	9 00	12 00
" " " (Contents).....	5 00	7 00	8 00	9 00	12 00	5 00	7 00	8 00	9 00	12 00	5 00	7 00	8 00	9 00	12 00
" " Straw (Buildings).....	5 00	7 00	8 00	9 00	12 00	5 00	7 00	8 00	9 00	12 00	5 00	7 00	8 00	9 00	12 00
" " " (Contents).....	5 00	7 00	8 00	9 00	12 00	5 00	7 00	8 00	9 00	12 00	5 00	7 00	8 00	9 00	12 00
Harness Makers and Saddlers Shops.....	5 00	7 00	8 00	9 00	12 00	5 00	7 00	8 00	9 00	12 00	5 00	7 00	8 00	9 00	12 00
Hatters and Furriers (Buildings).....	5 00	7 00	8 00	9 00	12 00	5 00	7 00	8 00	9 00	12 00	5 00	7 00	8 00	9 00	12 00
" " (Contents).....	5 00	7 00	8 00	9 00	12 00	5 00	7 00	8 00	9 00	12 00	5 00	7 00	8 00	9 00	12 00
Hemp.....	5 00	7 00	8 00	9 00	12 00	5 00	7 00	8 00	9 00	12 00	5 00	7 00	8 00	9 00	12 00
Hot Houses.....	5 00	7 00	8 00	9 00	12 00	5 00	7 00	8 00	9 00	12 00	5 00	7 00	8 00	9 00	12 00
Hotels (See remarks on Hotels).....	5 00	7 00	8 00	9 00	12 00	5 00	7 00	8 00	9 00	12 00	5 00	7 00	8 00	9 00	12 00
Hospitals.....	5 00	7 00	8 00	9 00	12 00	5 00	7 00	8 00	9 00	12 00	5 00	7 00	8 00	9 00	12 00
Houses, Dwellings. If endangered by business.....	5 00	7 00	8 00	9 00	12 00	5 00	7 00	8 00	9 00	12 00	5 00	7 00	8 00	9 00	12 00

ORDINARY RISKS—(Continued).

OCCUPATION.	NUMBER 1.					NUMBER 2.					NUMBER 3.				
	Buildings and Contents. Class of Risk. Rate per \$100 00.					Buildings and Contents. Class of Risk. Rate per \$100 00.					Buildings and Contents. Class of Risk. Rate per \$100 00.				
	1st.	2nd.	3rd.	4th.		1st.	2nd.	3rd.	4th.		1st.	2nd.	3rd.	4th.	
Organ & Melodeon Factories (By Water or Hand)	\$ c.	\$ c.	\$ c.	\$ c.		\$ c.	\$ c.	\$ c.	\$ c.		\$ c.	\$ c.	\$ c.	\$ c.	
Oil and Colour Stores	8 00	9 00	11 00	12 00		8 00	9 00	11 00	12 00		8 00	9 00	11 00	12 00	
Painters and Paint Shops	6 00	7 00	8 00	10 00		6 00	7 00	8 00	10 00		6 00	7 00	8 00	10 00	
Photographers (Buildings)	6 00	7 00	8 00	10 00		6 00	7 00	8 00	10 00		6 00	7 00	8 00	10 00	
" (Contents)	6 00	7 00	8 00	10 00		6 00	7 00	8 00	10 00		6 00	7 00	8 00	10 00	
Plumbers' Shops	6 00	7 00	8 00	10 00		6 00	7 00	8 00	10 00		6 00	7 00	8 00	10 00	
Printing Offices, no Steam (Buildings)	5 00	6 00	7 00	8 00		5 00	6 00	7 00	8 00		5 00	6 00	7 00	8 00	
" " (Contents)	5 00	6 00	7 00	8 00		5 00	6 00	7 00	8 00		5 00	6 00	7 00	8 00	
" " with Steam (Buildings)	6 00	7 00	8 00	10 00		6 00	7 00	8 00	10 00		6 00	7 00	8 00	10 00	
" " (Contents)	6 00	7 00	8 00	10 00		6 00	7 00	8 00	10 00		6 00	7 00	8 00	10 00	
Plated Ware Manufacturing	5 00	6 00	7 00	8 00		5 00	6 00	7 00	8 00		5 00	6 00	7 00	8 00	
Potteries	6 00	7 00	8 00	10 00		6 00	7 00	8 00	10 00		6 00	7 00	8 00	10 00	
Rag Stores	6 00	7 00	8 00	10 00		6 00	7 00	8 00	10 00		6 00	7 00	8 00	10 00	
Regalia—Masonic, Odd Fellows and others (2nd and 3rd Storeroys)	5 00	6 00	7 00	8 00		5 00	6 00	7 00	8 00		5 00	6 00	7 00	8 00	
Roofing Felt Stocks	5 00	6 00	7 00	8 00		5 00	6 00	7 00	8 00		5 00	6 00	7 00	8 00	
Sail Lofts	5 00	6 00	7 00	8 00		5 00	6 00	7 00	8 00		5 00	6 00	7 00	8 00	
Saloons and Restaurants	6 00	7 00	8 00	10 00		6 00	7 00	8 00	10 00		6 00	7 00	8 00	10 00	
Ship Chandlers	6 00	7 00	8 00	10 00		6 00	7 00	8 00	10 00		6 00	7 00	8 00	10 00	
Shoemakers, by Hand	5 00	6 00	7 00	8 00		5 00	6 00	7 00	8 00		5 00	6 00	7 00	8 00	
Sewing Machine Sale Shops (Buildings)	5 00	6 00	7 00	8 00		5 00	6 00	7 00	8 00		5 00	6 00	7 00	8 00	
" " (Contents)	5 00	6 00	7 00	8 00		5 00	6 00	7 00	8 00		5 00	6 00	7 00	8 00	
Silvermiths and Working Jewellers	6 00	7 00	8 00	10 00		6 00	7 00	8 00	10 00		6 00	7 00	8 00	10 00	

Building Sheds not insurable.

Ball Lots.....	6 00	6 00	7 00	8 00	4 00	5 00	6 00	7 00	8 00	3 50	4 00	5 00	6 00
Saloons and Restaurants.....	6 00	7 00	8 00	10 00	5 00	6 00	7 00	8 00	9 00	4 00	5 00	6 00	7 00
Ship Chandlers.....	6 00	7 00	8 00	10 00	5 00	6 00	7 00	8 00	9 00	4 00	5 00	6 00	7 00
Shoemakers, by Hand.....	5 00	6 00	7 00	8 00	3 00	4 00	5 00	6 00	7 00	3 00	4 00	5 00	6 00
Sewing Machine, Sale Shops (Buildings).....	5 00	6 00	7 00	8 00	3 50	4 50	5 50	6 50	7 50	3 50	4 50	5 50	6 50
" " (Contents).....	5 00	6 00	7 00	8 00	4 00	5 00	6 00	7 00	8 00	4 00	5 00	6 00	7 00
Silvermining and Working Jewellers.....	6 00	7 00	8 00	10 00	5 00	6 00	7 00	8 00	9 00	5 00	6 00	7 00	8 00

Ball-chasing stinks, no animal.

through the farmer and butcher's stalls 100 per centum

Small Wares and Fancy Goods, Wholesale (Buildings).....	4 00	5 00	6 00	8 00	3 00	4 00	5 00	6 00	7 00	3 50	4 00	5 00	6 00
Small Wares and Fancy Goods, Stock.....	4 00	5 00	6 00	8 00	3 00	4 00	5 00	6 00	7 00	3 00	4 00	5 00	6 00
Stationers, Retail (Buildings).....	5 00	6 00	7 00	8 00	4 00	5 00	6 00	7 00	8 00	3 50	4 50	5 50	6 50
" " (Contents).....	5 00	6 00	7 00	8 00	4 00	5 00	6 00	7 00	8 00	3 50	4 50	5 50	6 50
" Wholesale (no rags stored).....	4 00	5 00	6 00	7 00	3 00	4 00	5 00	6 00	7 00	3 50	4 00	5 00	6 00
Stables (Hotels in Towns and Cities).....	7 00	8 00	10 00	12 00	5 00	6 00	7 00	8 00	9 00	5 00	6 00	7 00	8 00
Stained and Painted Glass in Churches.....	8 00	4 00	5 00	6 00	3 00	4 00	5 00	6 00	7 00	3 00	4 00	5 00	6 00
Storage, General (Buildings).....	4 00	5 00	6 00	7 00	3 00	4 00	5 00	6 00	7 00	3 00	4 00	5 00	6 00
" " (Contents).....	4 00	5 00	6 00	7 00	3 00	4 00	5 00	6 00	7 00	3 00	4 00	5 00	6 00
Soda Water Factory.....	5 00	6 00	7 00	8 00	4 00	5 00	6 00	7 00	8 00	4 00	5 00	6 00	7 00
Shirt and Linen Collar Makers, by Steam.....	5 00	6 00	7 00	8 00	4 00	5 00	6 00	7 00	8 00	4 00	5 00	6 00	7 00
" " " without Steam.....	5 00	6 00	7 00	8 00	4 00	5 00	6 00	7 00	8 00	4 00	5 00	6 00	7 00
Scale Makers, no Wood Work.....	5 00	6 00	7 00	8 00	4 00	5 00	6 00	7 00	8 00	4 00	5 00	6 00	7 00
Tailors.....	5 00	6 00	7 00	8 00	4 00	5 00	6 00	7 00	8 00	4 00	5 00	6 00	7 00
Taverns, Tavern Stables and Sheds (in Towns, Villages, and in the Country)—see Remarks on Country Taverns.....	7 00	8 00	10 00	12 00	5 00	6 00	7 00	8 00	9 00	5 00	6 00	7 00	8 00
Telegraph Offices.....	5 00	6 00	7 00	8 00	4 00	5 00	6 00	7 00	8 00	4 00	5 00	6 00	7 00
Tinsmiths.....	6 00	7 00	8 00	10 00	5 00	6 00	7 00	8 00	9 00	5 00	6 00	7 00	8 00
Tobaccoists (Buildings).....	5 00	6 00	7 00	8 00	4 00	5 00	6 00	7 00	8 00	4 00	5 00	6 00	7 00
" " (Contents).....	5 00	6 00	7 00	8 00	4 00	5 00	6 00	7 00	8 00	4 00	5 00	6 00	7 00
Town Halls.....	4 00	5 00	6 00	7 00	3 00	4 00	5 00	6 00	7 00	3 00	4 00	5 00	6 00
Trunk Makers.....	6 00	7 00	8 00	9 00	5 00	6 00	7 00	8 00	9 00	5 00	6 00	7 00	8 00
Type Founders.....	5 00	6 00	7 00	8 00	4 00	5 00	6 00	7 00	8 00	4 00	5 00	6 00	7 00
Toy Shops, Retail.....	5 00	6 00	7 00	8 00	4 00	5 00	6 00	7 00	8 00	4 00	5 00	6 00	7 00
Upholsters and Furniture Sale Shops.....	5 00	6 00	7 00	8 00	4 00	5 00	6 00	7 00	8 00	4 00	5 00	6 00	7 00
Vineries, Green Houses and Hot Houses.....	3 00	4 00	5 00	6 00	3 00	4 00	5 00	6 00	7 00	3 00	4 00	5 00	6 00
Varnish Storehouses.....	5 00	6 00	7 00	8 00	4 00	5 00	6 00	7 00	8 00	4 00	5 00	6 00	7 00
Vinager Factories, Steam.....	6 00	7 00	8 00	10 00	5 00	6 00	7 00	8 00	9 00	5 00	6 00	7 00	8 00
" " without Steam.....	4 00	5 00	6 00	7 00	3 00	4 00	5 00	6 00	7 00	3 00	4 00	5 00	6 00
Wire Workers.....	5 00	6 00	7 00	8 00	4 00	5 00	6 00	7 00	8 00	4 00	5 00	6 00	7 00
Wool in Storehouses.....	4 00	5 00	6 00	7 00	3 00	4 00	5 00	6 00	7 00	3 00	4 00	5 00	6 00
Wooden Ware Sale Shops.....	6 00	7 00	8 00	9 00	5 00	6 00	7 00	8 00	9 00	5 00	6 00	7 00	8 00

OCCUPATION.

MANUFACTURING RISKS.		NUMBER 1.		NUMBER 2.		NUMBER 3.	
OCCUPATION.		Buildings Are Covered Class of Risk. Rate per \$1000.00.		Buildings Are Covered Class of Risk. Rate per \$1000.00.		Buildings Are Covered Class of Risk. Rate per \$1000.00.	
		1st.	2nd.	1st.	2nd.	1st.	2nd.
1.	Axe, Shovel and Tool Factories, when no Wood Work is done on Premises.....	\$ 0.	\$ 0.	\$ 0.	\$ 0.	\$ 0.	\$ 0.
	When Wood Work is done.....	8 00	9 00	10 00	...	8 00	9 00
	When Wood Work is done.....	12 00	13 00	14 00	...	12 00	13 00
2.	Breweries (See Malt Houses).....	6 00	7 20	10 00	...	6 00	7 20
	Extra for Kilns and Steam Engines, each.....	1 00	1 00	2 00	...	1 00	1 00
3.	Cattle Sheds, over 80 feet distant from Dairies.....	4 00	5 00	6 00	...	4 00	5 00
	When nearer than 80 feet, add \$1.20 for every 10 feet, if Distillery is 1st or 2nd Class.....	4 00	5 00	7 00	...	4 00	5 00
	When nearer than 80 feet, add \$1.40 for every 10 feet if Distillery is 3rd Class.....	6 00	9 00	12 00	...	6 00	9 00
4.	Cigar Factories.....	12 00	13 00	16 00	...	12 00	13 00
5.	Coach Builders and Carriage Makers, without Steam.....	12 00	13 00	16 00	...	12 00	13 00
	Coach Builders and Carriage Makers, with Steam.....	12 00	13 00	16 00	...	12 00	13 00
6.	Cotton Mills, worked by Water Power.....	14 00	16 00	20 00	...	14 00	16 00
	" " " " by Steam Power.....	18 00	14 00	18 00	...	18 00	14 00
7.	Distilleries.....	...	...	...	...	...	...
8.	Foundries.....	...	...	...	...	...	...
9.	Gas Works.....	...	...	...	...	...	...
10.	Ice Houses.....	...	...	...	...	...	...
11.	Iron Works.....	...	...	...	...	...	...
12.	Lumber Sheds.....	...	...	...	...	...	...
13.	Malt Houses.....	...	...	...	...	...	...
14.	Oil Mills.....	...	...	...	...	...	...
15.	Shed, over 80 feet distant from Dairies.....	...	...	...	...	...	...
16.	Shed, over 80 feet distant from Dairies.....	...	...	...	...	...	...
17.	Shed, over 80 feet distant from Dairies.....	...	...	...	...	...	...
18.	Shed, over 80 feet distant from Dairies.....	...	...	...	...	...	...
19.	Shed, over 80 feet distant from Dairies.....	...	...	...	...	...	...
20.	Shed, over 80 feet distant from Dairies.....	...	...	...	...	...	...
21.	Shed, over 80 feet distant from Dairies.....	...	...	...	...	...	...
22.	Shed, over 80 feet distant from Dairies.....	...	...	...	...	...	...
23.	Shed, over 80 feet distant from Dairies.....	...	...	...	...	...	...
24.	Shed, over 80 feet distant from Dairies.....	...	...	...	...	...	...
25.	Shed, over 80 feet distant from Dairies.....	...	...	...	...	...	...
26.	Shed, over 80 feet distant from Dairies.....	...	...	...	...	...	...
27.	Shed, over 80 feet distant from Dairies.....	...	...	...	...	...	...
28.	Shed, over 80 feet distant from Dairies.....	...	...	...	...	...	...
29.	Shed, over 80 feet distant from Dairies.....	...	...	...	...	...	...
30.	Shed, over 80 feet distant from Dairies.....	...	...	...	...	...	...
31.	Shed, over 80 feet distant from Dairies.....	...	...	...	...	...	...
32.	Shed, over 80 feet distant from Dairies.....	...	...	...	...	...	...
33.	Shed, over 80 feet distant from Dairies.....	...	...	...	...	...	...
34.	Shed, over 80 feet distant from Dairies.....	...	...	...	...	...	...
35.	Shed, over 80 feet distant from Dairies.....	...	...	...	...	...	...
36.	Shed, over 80 feet distant from Dairies.....	...	...	...	...	...	...
37.	Shed, over 80 feet distant from Dairies.....	...	...	...	...	...	...
38.	Shed, over 80 feet distant from Dairies.....	...	...	...	...	...	...
39.	Shed, over 80 feet distant from Dairies.....	...	...	...	...	...	...
40.	Shed, over 80 feet distant from Dairies.....	...	...	...	...	...	...
41.	Shed, over 80 feet distant from Dairies.....	...	...	...	...	...	...
42.	Shed, over 80 feet distant from Dairies.....	...	...	...	...	...	...
43.	Shed, over 80 feet distant from Dairies.....	...	...	...	...	...	...
44.	Shed, over 80 feet distant from Dairies.....	...	...	...	...	...	...
45.	Shed, over 80 feet distant from Dairies.....	...	...	...	...	...	...

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SPECIAL RISKS—(Continued)

MANUFACTURING RISKS. OCCUPATION.	NUMBER 1.				NUMBER 2.				NUMBER 3.			
	Buildings and Contents. Class of Risk. Rate per \$100.00.				Buildings and Contents. Class of Risk. Rate per \$100.00.				Buildings and Contents. Class of Risk. Rate per \$100.00.			
	1st.	2nd.	3rd.	4th.	1st.	2nd.	3rd.	4th.	1st.	2nd.	3rd.	4th.
19. Machine Shops, when no Wood Work is done on the premises.....	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Machine Shops, when Wood Work is done on the premises.....	6 00	7 00	10 00	...	6 00	7 00	10 00	...	6 00	7 00	10 00	...
20. Malh Houses, separate from Breweries, with not more than two Kilns.....	10 00	11 00	14 00	...	10 00	11 00	14 00	...	10 00	11 00	14 00	...
Company not liable for loss or damage to Grain in Kiln. (This condition must always be written on application.)	6 00	7 00	10 00	...	6 00	7 00	10 00	...	6 00	7 00	10 00	...
21. Nail Factories, with earthen or brick flooring on basement story.....	7 00	8 00	10 00	...	7 00	8 00	10 00	...	7 00	8 00	10 00	...
Nail Factories, with wooden flooring on basement story.....	10 00	12 00	14 00	...	10 00	12 00	14 00	...	10 00	12 00	14 00	...
Extra when Spike Machines are used.....	2 00	3 00	3 00	...	2 00	3 00	3 00	...	2 00	3 00	3 00	...
22. Oil and Drug Mills.....	11 00	12 00	14 00	...	11 00	12 00	14 00	...	11 00	12 00	14 00	...
When Oil or other Liquors are boiled on or near the premises.....	18 00	19 00	21 00	...	18 00	19 00	21 00	...	18 00	19 00	21 00	...
23. Oil Cloth Factories.....	12 00	16 00	20 00	...	12 00	16 00	20 00	...	12 00	16 00	20 00	...
24. Paper Mills, propelled by Water Power.....	8 00	9 00	10 00	...	8 00	9 00	10 00	...	8 00	9 00	10 00	...
Extra when Bags (except a day's supply) are stored in or near the mill.....	10 00	12 00	14 00	...	10 00	12 00	14 00	...	10 00	12 00	14 00	...
25. Planing Mills, Sash, Shingles, Rafts, Window	4 00	4 00	4 00	...	4 00	4 00	4 00	...	4 00	4 00	4 00	...

No.	Description	1600	1700	2000
23.	Sash and Blind Factories, Water Power.. When worked by Steam Power....	16 00	17 00	20 00
24.	Pork Packing and Curing Houses—Cutting, Salting and Packing only..... Add for privilege of Smoking, \$3 per cent.; for rendering, \$4 per cent. When both Smoking and Rendering are done add only..... Pot and Pearl Adheries.....	20 00	24 00	28 00
25.	Rope Works, worked by Water Power... " " " " " " " " " " " " Steam " " " " " " " " " "	3 00	4 00	6 00
26.	Bolling Mills..... Safe Makers, no Wood Work..... with " " Tempering Extra..... Saw Mills, propelled by Water Power only, and not having Gangs or Gates of Saws, and used for sawing only..... The same, having Gangs or Gates of Saws..... Extra if planing machines are used in above Propelled by Steam Power..... Shap and Candle Factories..... When Steam only is used for Boiling..... Spice Mills and Coffee Roasters..... Search Factories..... If Boxes are made on the premises, add..... Sugar and Spring Reducetries, with Steam Kilns.....	5 00	5 00	5 00
27.		6 00	7 00	11 00
28.		12 00	16 00	20 00
29.		16 00	20 00	24 00
30.		8 00	9 00	10 00
31.		6 00	7 00	8 00
32.		10 00	11 00	12 00
33.		6 00	7 00	8 00
34.		2 00	2 00	2 00
35.		8 00	9 00	12 00
36.		10 00	11 00	14 00
37.		4 00	4 00	4 00
38.		20 00	24 00	26 00
39.		9 00	11 00	13 00
40.		7 00	9 00	12 00
41.		8 00	10 00	13 00
42.		8 00	9 00	12 00
43.		4 00	4 00	4 00
44.		10 00	13 00	20 00
45.		6 00	7 00	8 00
46.		10 00	11 00	13 00
47.	Tanneries and Bark Extract Factories, with Steam Heaters.....	11 00	11 00	13 00
48.	Extra for Japanning.....	11 00	11 00	13 00

SPECIAL RISKS. (Continued)

	NUMBER 1				NUMBER 2				NUMBER 3			
	Buildings and Contents. Class of Risk. Rate per \$100.00.				Buildings and Contents. Class of Risk. Rate per \$100.00.				Buildings and Contents. Class of Risk. Rate per \$100.00.			
	1st.	2nd.	3rd.	4th.	1st.	2nd.	3rd.	4th.	1st.	2nd.	3rd.	4th.
MANUFACTURING RISKS.												
OCCUPATION.												
39. Tobacco Factories, Drying done by Steam...	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Tobacco Factories, Drying done by Stoves,	6 00	8 00	12 00	...	6 00	8 00	12 00	...	6 00	8 00	12 00	9 c.
Extra	2 00	2 00	2 00	...	2 00	2 00	2 00	...	2 00	2 00	2 00	...
Tobacco Factories, for Snuff Mills, extra	2 00	2 00	2 00	...	2 00	2 00	2 00	...	2 00	2 00	2 00	...
40. Wood, Coal and Lumber Yards, distant from	...	...	6 00	...	...	...	6 00	...	...	...	6 00	...
other yards, or other external exposure	...	...	8 00	...	...	...	8 00	...	...	...	8 00	...
400 feet, enclosed with wall or tight fence	...	...	...	...	...	...	...	...	...	...	...	...
When without such fence or wall	...	...	...	...	...	...	...	...	...	...	...	...
N. B.—Average Clause invariably applied	...	...	...	...	...	...	...	...	...	...	...	...
See remarks on Average Clause.	...	...	...	...	...	...	...	...	...	...	...	...
41. *Woolen, Fulling and Carding Mills, worked	12 00	18 00	16 00	...	12 00	18 00	16 00	...	12 00	18 00	16 00	...
by Water Power	14 00	16 00	20 00	...	14 00	16 00	20 00	...	14 00	16 00	20 00	...
Worked by Steam Power	6 00	8 00	10 00	...	6 00	8 00	10 00	...	6 00	8 00	10 00	...
42. Wheelwrights and Wood Turners	...	...	...	...	...	...	...	...	...	...	...	...

*FIREING is to be done in a separate compartment; no fire or light permitted within it; if otherwise, charge \$2 per cent. extra. Same, when used occasionally only, or in any of the foregoing Special Risks, charge 20 cents per \$100 per month extra.

General Rules Regarding External Exposures

Exposures diminish in force as the distances increase. Thus if a frame dwelling were endangered by a specially hazardous risk within, 20 feet, each would be rated alike. If between 20 and 30 feet, three-fourths of the rate of the special hazard would be added to that of the frame building; if between 30 and 40, one-half; if between 40 and 60 one-quarter; and if between 60 and 80, one eighth.

Again, as regards risks which are not specially hazardous, if a frame dwelling adjoin a Blacksmiths or Wagon Maker's shop, or a frame Tavern, or be within 10 feet of it, the rate for each would be the same; if from 10 to 20 feet distance between them, half the exposure would be added to the dwelling rate; if from 20 to 40 feet, one-fourth; if from 40 to 60 feet, one-eighth. A deduction of from forty to eighty cents per \$100 would be made beyond 10 feet if the dwelling were of brick or stone.

Cash Rates of Premium for Periods Less than a Year.

1 Month	2-10ths of Annual Cash Rate.
2 Months	3-10ths " "
3 "	4-10ths " "
4 "	5-10ths " "
5 "	6-10ths " "
6 "	7-10ths " "
7 "	7½-10ths " "
8 "	8-10ths " "
9 "	8½-10ths " "
10 "	9-10ths " "
11 "	9½-10ths " "
5 Days	85-100ths of Monthly Rate.
10 "	50-100ths " "
15 "	65-100ths " "
20 "	85-100ths " "

FARM RATES - MUTUAL SYSTEM.

	When the Dwellings are distant from the Barns and Stables 20 feet and upwards.	When the Dwellings are distant from the Barns and Stables 20 feet and less than 20.	When the Dwellings are distant 20 ft. from the Barns, St., and less than 20.
1st Class Dwellings and Barns...	\$1 00	\$1 25	\$1 50
2nd " " "	1 25	1 50	1 75
3rd " " "	1 50	1 75	2 00

CASH SYSTEM FOR THREE YEARS.

	When the Dwellings are distant from the Barns and Stables 20 feet and upwards.	When the Dwellings are distant from the Barns and Stables 20 feet and less than 20.	When the Dwellings are distant 20 ft. from the Barns, St., and less than 20.
1st Class Dwellings and Barns...	\$0 50	\$0 68	\$0 75
2nd " " "	0 68	0 75	0 88
3rd " " "	0 75	0 88	1 00

When the Outbuildings are situated at a less distance than 40 feet from Dwellings, charge according to Hazard.

TARIFF OF RATES FOR THE INSURANCE OF Homestead Risks in Cities, Towns and Villages.

CLASSIFICATION OF BUILDINGS.

1ST CLASS.—Stone or Brick Buildings, roofed with metal, gravel-slate, or shingles laid in mortar.

2ND CLASS.—Stone or Brick Buildings, or buildings veneered with brick covered with wood; or rough-sawt buildings covered with shingles in mortar.

3RD CLASS.—Wooden Buildings.

THREE YEARS' RATE PER \$100.

	Premium Note.	Cash.
1ST CLASS— 66 feet isolation.....	\$1 00	\$0 60
Under 66 to 40 feet.....	1 25	0 75
do 40 to 20 feet.....	1 50	0 90
do 20 feet.....	1 75	1 05
2ND CLASS— 66 feet isolation.....	1 25	0 75
Under 66 to 40 feet.....	1 50	0 90
do 40 to 20 feet.....	1 75	1 05
do 20 feet.....	2 50	1 20
For each additional dwelling in this class, distance under 20 feet, add.....	0 50	0 20
3RD CLASS— 66 feet isolation.....	1 50	0 90
Under 66 to 40 feet.....	1 75	1 05
do 40 to 20 feet.....	2 00	1 20
do 20 feet.....	2 50	1 50
For each additional dwelling in this class, add.....	1 00	0 40

When more than four dwellings in this class are together, the risk is hazardous and must be rated accordingly.

If endangered by Mills, Factories, Elevators, Frame Railway Buildings, or Railways, within 150 feet; or by Hotels, Shops or Stores, within 100 feet, property cannot be insured under this system.

TABLE.

When the Dwell-
ings are distant
40 ft. from the
Street, &c., and
less than 60

\$1 50
1 75
2 00

When the Dwell-
ings are distant
60 ft. from the
Street, &c., and
less than 80

\$0 75
0 88
1 00

less than 40 feet

OF Villages.

tal, gravel-slate,

neered with brick
ingles in mortar.

Minimum feet.	Cash.
1 00	\$0 60
1 25	0 75
1 50	0 90
1 75	1 05
1 25	0 75
1 50	0 90
1 75	1 05
2 50	1 20
0 50	0 30
1 50	0 90
1 75	1 05
2 00	1 20
2 50	1 50
1 00	0 60

together, the risk

allway Buildings,
s, within 100 feet,

